

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
MICHALSKA, ANNA § Case No. 17-10458-JBS  
Debtor(s) §  
§

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CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)

Gus A. Paloian, Chapter 7 Trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

|  |  |
|--|--|
| Assets Abandoned: \$124,900.35<br>(Without deducting any secured claims) | Assets Exempt: \$21,700.00                         |
| Total Distributions to Claimants: \$1,018.47                             | Claims Discharged<br>Without Payment: \$328,682.74 |
| Total Expenses of Administration: \$6,481.53                             |  |

3) Total gross receipts of \$7,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$7,500.00 from the liquidation of the property of the estate, which was distributed as follows:

|  | CLAIMS<br>SCHEDULED | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED | CLAIMS<br>PAID |
|--|---------------------|--------------------|-------------------|----------------|
| SECURED CLAIMS<br>(from <b>Exhibit 3</b> )                           | \$151,352.00        | \$10,815.04        | \$10,815.04       | \$0.00         |
| PRIORITY CLAIMS:   |                     |                    |                   |                |
| CHAPTER 7 ADMIN. FEES<br>AND CHARGES (from <b>Exhibit 4</b> )        | NA                  | \$6,481.53         | \$6,481.53        | \$6,481.53     |
| PRIOR CHAPTER ADMIN. FEES<br>AND CHARGES<br>(from <b>Exhibit 5</b> ) | NA                  | \$0.00             | \$0.00            | \$0.00         |
| PRIORITY UNSECURED CLAIMS<br>(from <b>Exhibit 6</b> )                | \$0.00              | \$0.00             | \$0.00            | \$0.00         |
| GENERAL UNSECURED CLAIMS<br>(from <b>Exhibit 7</b> )                 | \$49,163.90         | \$327,087.31       | \$327,087.31      | \$1,018.47     |
| <b>TOTAL DISBURSEMENTS</b>   | \$200,515.90        | \$344,383.88       | \$344,383.88      | \$7,500.00     |

4) This case was originally filed under chapter 7 on 04/02/2017. The case was pending for 23 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated : 03/19/2019 By : /s/ Gus A. Paloian  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4 (a)(2) applies.

EXHIBITS TO  
FINAL ACCOUNT

**EXHIBIT 1 – GROSS RECEIPTS**

| DESCRIPTION  | UNIFORM<br>TRAN. CODE <sup>1</sup> | AMOUNT<br>RECEIVED |
|--|------------------------------------|--------------------|
| Make: Honda Model: Pilot - Touring Year: 2014 Mileage: 38256 Other | 1129-000                           | \$7,500.00         |
| <b>TOTAL GROSS RECEIPTS</b>  |                                    | <b>\$7,500.00</b>  |

<sup>1</sup> The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

| PAYEE   | DESCRIPTION | UNIFORM<br>TRAN. CODE | AMOUNT<br>PAID |
|---|-------------|-----------------------|----------------|
| NA  | NA          | NA                    | NA             |
| <b>TOTAL FUNDS PAID TO DEBTOR &amp;<br/>THIRD PARTIES</b> |             |                       | <b>\$0.00</b>  |

**EXHIBIT 3 – SECURED CLAIMS**

| CLAIM<br>NO. | CLAIMANT               | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(from Form 6D) | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED  | CLAIMS<br>PAID |
|--------------|------------------------|--------------------------|---------------------------------------|--------------------|--------------------|----------------|
| 1            | American Honda Finance | 4110-000                 | \$13,080.00                           | \$10,815.04        | \$10,815.04        | \$0.00         |
|              | Provident Funding      |                          | \$138,272.00                          | NA                 | NA                 | \$0.00         |
|              | <b>TOTAL SECURED</b>   |                          | <b>\$151,352.00</b>                   | <b>\$10,815.04</b> | <b>\$10,815.04</b> | <b>\$0.00</b>  |

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES AND CHARGES**

| PAYEE  | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED | CLAIMS<br>PAID    |
|--|--------------------------|---------------------|--------------------|-------------------|-------------------|
| SEYFARTH SHAW LLP                                  | 3110-000                 | NA                  | \$4,977.00         | \$4,977.00        | \$4,977.00        |
| SEYFARTH SHAW LLP                                  | 3120-000                 | NA                  | \$4.53             | \$4.53            | \$4.53            |
| Gus A. Paloian                                     | 2100-000                 | NA                  | \$1,500.00         | \$1,500.00        | \$1,500.00        |
| <b>TOTAL CHAPTER 7 ADMIN. FEES<br/>AND CHARGES</b> |                          | <b>NA</b>           | <b>\$6,481.53</b>  | <b>\$6,481.53</b> | <b>\$6,481.53</b> |

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES AND CHARGES**

| PAYEE   | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED | CLAIMS<br>ASSERTED | CLAIMS<br>ALLOWED | CLAIMS<br>PAID |
|---|--------------------------|---------------------|--------------------|-------------------|----------------|
| NA  | NA                       | NA                  | NA                 | NA                | NA             |
| <b>TOTAL PRIOR CHAPTER ADMIN FEES<br/>AND CHARGES</b> |                          | NA                  | \$0.00             | \$0.00            | \$0.00         |

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

| CLAIM<br>NO.                           | CLAIMANT | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(from Form<br>6E) | CLAIMS<br>ASSERTED<br>(from Proofs of<br>Claim) | CLAIMS<br>ALLOWED | CLAIMS<br>PAID |
|--|----------|--------------------------|--|---|-------------------|----------------|
|  | NA       | NA                       | NA                                       | NA  | NA                | NA             |
| <b>TOTAL PRIORITY UNSECURED CLAIMS</b> |          |                          | \$0.00                                   | \$0.00  | \$0.00            | \$0.00         |

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

| CLAIM<br>NO.                          | CLAIMANT                      | UNIFORM<br>TRAN.<br>CODE | CLAIMS<br>SCHEDULED<br>(FROM Form<br>6F) | CLAIMS<br>ASSERTED<br>(FROM Proofs of<br>Claim) | CLAIMS<br>ALLOWED | CLAIMS<br>PAID |
|---------------------------------------|-------------------------------|--------------------------|--|---|-------------------|----------------|
| 3                                     | Wells Fargo Equipment Finance | 7100-000                 | \$0.00                                   | \$208,545.63                                    | \$208,545.63      | \$649.36       |
| 2                                     | BMO Harris Bank N.A.          | 7100-000                 | \$46,550.00                              | \$118,541.68                                    | \$118,541.68      | \$369.11       |
|                                       | Advocate Chist Medical Center |                          | \$2,613.90                               | NA  | NA                | \$0.00         |
| <b>TOTAL GENERAL UNSECURED CLAIMS</b> |                               |                          | \$49,163.90                              | \$327,087.31                                    | \$327,087.31      | \$1,018.47     |

**FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

**Case No: 17-10458**  
**Case Name: MICHALSKA, ANNA**

**Judge: Jack B. Schmetterer**

**Trustee Name: Gus A. Paloian**  
**Date Filed (f) or Converted (c): 04/02/2017 (f)**  
**341(a) Meeting Date: 05/16/2017**  
**Claims Bar Date: 11/15/2017**

**For Period Ending: 03/19/2019**

| 1  | 2                              | 3  | 4   | 5                                    | 6   |
|--|--------------------------------|--|---|--------------------------------------|---|
| Asset Description<br>(Scheduled and Unscheduled (u) Property)  | Petition/Unscheduled<br>Values | Est Net Value<br>(Value Determined by<br>Trustee, Less Liens,<br>Exemptions,<br>and Other Costs) | Property Formally<br>Abandoned<br>OA=554(a) | Sale/Funds Received by<br>the Estate | Asset Fully Administered<br>(FA) / Gross Value of<br>Remaining Assets |
| 1. 7925 S. Latrobe Burbank, IL - 60459-0000 Cook County  | 139,000.00                     | 0.00   | OA  | 0.00                                 | FA  |
| 2. Make: Honda Model: Pilot - Touring Year: 2014 Mileage: 38256<br>Other Information: In possession of the Debtor    | 26,000.00                      | 0.00   |   | 7,500.00                             | FA  |
| 3. Miscellaneous used household goods and furnishings  | 900.00                         | 0.00   | OA  | 0.00                                 | FA  |
| 4. Used clothing fully depreciated   | 300.00                         | 0.00   | OA  | 0.00                                 | FA  |
| 5. Personal Funds Cash   | 50.00                          | 0.00   | OA  | 0.00                                 | FA  |
| 6. Checking Byline Bank #1082  | 833.35                         | 0.00   | OA  | 0.00                                 | FA  |
| 7. Company name: Term life insurance through employer - American<br>General Life # 0751 ; Beneficiary: Peter Wochnik | 0.00                           | 0.00   | OA  | 0.00                                 | FA  |
| <b>Gross Value of Remaining Assets</b>   |                                |  |   |                                      |   |
| <b>TOTALS (Excluding Unknown Values)</b>   | 167,083.35                     | 0.00   |   | 7,500.00                             | 0.00  |

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

**The Final Report was submitted to the UST on June 4, 2018 and was subsequently filed with the Court. The hearing on TFR and applications for compensation is set for September 25, 2018.**

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

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Case Name: MICHALSKA, ANNA

Judge: Jack B. Schmetterer

Trustee Name: Gus A. Paloian  
Date Filed (f) or Converted (c): 04/02/2017 (f)  
341(a) Meeting Date: 05/16/2017  
Claims Bar Date: 11/15/2017

For Period Ending: 03/19/2019

| 1   | 2                              | 3  | 4   | 5                                    | 6   |
|---|--------------------------------|--|---|--------------------------------------|---|
| Asset Description<br>(Scheduled and Unscheduled (u) Property) | Petition/Unscheduled<br>Values | Est Net Value<br>(Value Determined by<br>Trustee, Less Liens,<br>Exemptions,<br>and Other Costs) | Property Formally<br>Abandoned<br>OA=554(a) | Sale/Funds Received by<br>the Estate | Asset Fully Administered<br>(FA) / Gross Value of<br>Remaining Assets |

Initial Projected Date of Final Report(TFR) : 05/30/2018

Current Projected Date of Final Report(TFR) : 05/30/2018

Trustee's Signature     /s/Gus A. Paloian  
Gus A. Paloian  
233 W. Wacker Drive  
Suite 8000  
Chicago, IL 606066448  
Phone : (312) 460-5360

Date: 03/19/2019

FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-10458

Case Name: MICHALSKA, ANNA

Trustee Name: Gus A. Paloian

Bank Name: East West Bank

Account Number/CD#: \*\*\*\*\*0421 ANNA MICHALSKA

Taxpayer ID No: \*\*-\*\*\*4272

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 3/19/2019

Separate bond (if applicable): 0.00

| 1                | 2                 | 3   | 4  |                     | 5            | 6                 | 7                       |
|------------------|-------------------|---|--|---------------------|--------------|-------------------|-------------------------|
| Transaction Date | Check or [Refer#] | Paid To / Received From   | Description of Transaction                             | Uniform Trans. Code | Deposits(\$) | Disbursements(\$) | Account/ CD Balance(\$) |
| 08/28/2017       | [2]               | PETER WOCHNIK   | PURCHASE OF 2014 HONDA PILOT - 1ST INSTALLMENT PAYMENT | 1129-000            | 4,500.00     |                   | 4,500.00                |
| 10/26/2017       | [2]               | ANNA MICHALSKA  | INSTALLMENT PAYMENT - OCTOBER, 2017                    | 1129-000            | 500.00       |                   | 5,000.00                |
| 11/17/2017       | [2]               | ANNA MICHALSKA  | SETTLEMENT INSTALLMENT PAYMENT                         | 1129-000            | 500.00       |                   | 5,500.00                |
| 12/21/2017       | [2]               | ANNA MICHALSKA  | SETTLEMENT INSTALLMENT PAYMENT                         | 1129-000            | 1,000.00     |                   | 6,500.00                |
| 01/19/2018       | [2]               | ANNA MICHALSKA  | SETTLEMENT INSTALLMENT PAYMENT                         | 1129-000            | 1,000.00     |                   | 7,500.00                |
| 09/25/2018       | 1001              | Gus A. Paloian<br>233 S. Wacker Drive<br>Suite 8000<br>Chicago , IL 60603 | Trustee Compensation                                   | 2100-000            |              | 1,500.00          | 6,000.00                |
| 09/25/2018       | 1002              | SEYFARTH SHAW LLP   | Claim #: ; Distribution Dividend: 100.00;              | 3110-000            |              | 4,977.00          | 1,023.00                |
| 09/25/2018       | 1003              | SEYFARTH SHAW LLP   | Claim #: ; Distribution Dividend: 100.00;              | 3120-000            |              | 4.53              | 1,018.47                |

Page Subtotals

7,500.00

6,481.53

FORM 2  
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ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-10458

Case Name: MICHALSKA, ANNA

Trustee Name: Gus A. Paloian

Bank Name: East West Bank

Account Number/CD#: \*\*\*\*\*0421 ANNA MICHALSKA

Taxpayer ID No: \*\*-\*\*\*4272

Blanket bond (per case limit): 5,000,000.00

For Period Ending: 3/19/2019

Separate bond (if applicable): 0.00

| 1                | 2                 | 3   | 4  |                     | 5            | 6                 | 7                       |
|------------------|-------------------|---|--|---------------------|--------------|-------------------|-------------------------|
| Transaction Date | Check or [Refer#] | Paid To / Received From   | Description of Transaction               | Uniform Trans. Code | Deposits(\$) | Disbursements(\$) | Account/ CD Balance(\$) |
| 09/25/2018       | 1004              | BMO Harris Bank N.A.<br>c/o Walinski &#038 Associates P.C.<br>2215 Enterprise Dr.<br>Westchester , IL 60154 | Claim #: 2; Distribution Dividend: 0.31; | 7100-000            |              | 369.11            | 649.36                  |
| 09/25/2018       | 1005              | Wells Fargo Equipment Finance<br>600 South 4th Street<br>Minneapolis , MN 55415                             | Claim #: 3; Distribution Dividend: 0.31; | 7100-000            |              | 649.36            | 0.00                    |

Page Subtotals 0.00 1,018.47

|                           |          |          |
|---------------------------|----------|----------|
| <b>COLUMN TOTALS</b>      | 7,500.00 | 7,500.00 |
| Less: Bank Transfer/CD's  | 0.00     | 0.00     |
| <b>SUBTOTALS</b>          | 7,500.00 | 7,500.00 |
| Less: Payments to Debtors |          | 0.00     |
| <b>Net</b>                | 7,500.00 | 7,500.00 |

All Accounts Gross Receipts: 7,500.00  
All Accounts Gross Disbursements: 7,500.00  
All Accounts Net: 0.00

| TOTAL-ALL ACCOUNTS       | NET DEPOSITS | NET DISBURSEMENTS | ACCOUNT BALANCE |
|--------------------------|--------------|-------------------|-----------------|
| *****0421 ANNA MICHALSKA | 7,500.00     | 7,500.00          |                 |
| <b>Net Totals</b>        | 7,500.00     | 7,500.00          | 0.00            |